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Vol. III

September, 1926

No. 12

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MEDICAL ECONOMICS

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Rutherford, New Jersey



often becomes an "eye-sore" to the conscientious physician whose therapeutic resources have come near being exhausted—with the patient little, if any improved.

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oral acidity and prevent caries. It is an ideal dentifrice.

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The usual dose of Phillips' Milk of Magnesia, as an antacid, ranges from one teaspoonful (4 c. c.) to one tablespoonful (16 c. c.). This amount should be mixed with an equal portion of cold water or milk and given half an hour after meals. For its laxative effect, the adult dose is one to two fluid ounces (30 to 60 c. c.). The aperient action may be facilitated by giving the juice of lemon, lime or orange, half an hour thereafter.

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CAUTION. The physician is advised to beware of imitations of Phillips' Milk of Magnesia. Kindly prescribe in original 4-ounce (25c bottles) and 12-ounce (50c bottles) obtainable from druggists everywhere.

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—effected in the way modern practice judges the most nearly correct today

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MEDICAL ECONOMICS

"The Business Magazine of the Medical Profession"

Rutherford, New Jersey

Vol. III., No. 12

September, 1926



The Medical Panhandler Comes to a Show-Down

By Harold S. Stevens

I

A few examples of what is being done to eliminate the abuse of charity-service at hospitals and city clinics

A MAN strolled along Broadway, New York, recently, plying his tranquil and profitable trade as a panhandler. Slyly jingling the growing number of dimes in his pocket, he approached one more sympathetic-looking prospect, and began, "Say, bud, haven't eaten f' tree days—how's chanc—".

The last syllable was uncompleted, and so it remains to this day.

For he suddenly became aware of a distinct sensation of being grasped gently but firmly by the elbow, a sensation which grew gradually in intensity as he perceived the green light of the precinct police station coming nearer and yet nearer.

The short of it is that at the police station, this seedy panhandler's clothing was searched and found to contain an assortment of neatly folded bank notes, amounting in all to \$12,000.

The papers made a great sweat of it.

For a supposed pauper, a beggar of dimes, a bum, to carry \$12,000 in his vest-pocket was first page stuff!

Yet every doctor who has ever come in contact with hospitals or clinics rendering charity service, and in fact a great many who have not, will be unable to restrain a slight and entirely pardonable snort of scorn.

They know that every such hospital and clinic numbers among its charity patients individuals who, by comparison, make the Broadway panhandler look like an honest Quaker.

They know that patients, dozens and hundreds of them, put the goose on to roast, lock up the wine-cellar, call in the Pekingese, and start off for a free treatment at the clinic, stopping on the way for a Havana perfecto or a marshmallow sundae.

They know that each day patients park their chaise-broughams at a minimum distance of three blocks from the hospital, impart an indignant wrinkle to their socks, smudge their collars, and set their hats at a poverty-stricken slouch, before appearing before the sympathetic nurse at the register.

They know all this, and they know further that if the picture

just given does happen to contain any slightly over-vivid details, there is at least enough of the actual conditions reflected there to make the description pass the most conservative and critical inspection.

The abuse of charity by the medical panhandler is a condition to which most of the profession are keenly alive.

All activities, therefore, tending to discourage this abuse not only form one of the most interesting topics of the day in the economics of medicine, but lead also to a general understanding and correction of the evil, such as it is.

MEDICAL ECONOMICS has previously published material upon charity abuse. Last April a letter was published from a Denver physician, asking for suggestions and news from other quarters as to how the problem could be or was being met.

Much interest in the question was immediately evident.

How the Kent County (Michigan) Medical Society was helping to bring the medical panhandler to a showdown was told in a letter from Dr. Harrison S. Collisi of Grand Rapids. His letter read in part:

"I am enclosing a newspaper clipping of a resolution adopted by the Kent County Medical Society at its regular meeting April 14, 1926. This resolution is the resultant action of our Society following a report made to them by the Clinic Investigating Committee, of which I am Chairman, during the past three months.

"It is quite interesting to find that public reaction toward a resolution of this sort has a variety of viewpoints, but I believe that the majority feel the medical profession and the supporting public should not be imposed upon to render free medical service to those who are financially able to pay and that they both further believe that the doctor, through approved social investigators, should have a voice in the determination of what shall constitute free medical service."

The resolutions:

"Whereas, the Kent County Medical Society whole-heartedly accepts the principle that its members are ready and willing to serve

freely and without compensation in all free clinics which restrict their services to patients worthy of free medical attendance, and

"Whereas, this society is directly opposed to the policy of free clinics adopting a graduated fee system for patients who are able to pay and to the engagement of physicians' clinical services at nominal sums, and

"Whereas, this society has been requested to make an immediate ruling upon the acceptance of appointments to the medical staff of free clinics adopting such policies, therefore, be it

"Resolved, That this society requests its members to sever at once their connection with any free clinic which routinely and persistently renders free medical attendance to persons financially able to pay.

"Further, That members of this society decline to accept appointments to the medical staff of any free clinic adopting the policy of a graduated fee system for patients and employment of physicians' services for a nominal sum.

"Further, That this society through its permanent committee for investigating free clinics, continue to confer with the Welfare Union until a complete understanding be reached on the subject involving the acceptance of these principles.

"Further, That the permanent committee for investigating free clinics be empowered to investigate and determine from which clinics the members of the Kent County Medical Society shall sever their connections.

"Further, That failure of any member to comply with this resolution shall be sufficient cause for this society to prefer charges against that member in accordance with section 10 of the bylaws dealing with 'misconduct'."

The Children's Hospital of San Francisco, in an extremely tactful way, makes the path of the medical panhandler a difficult one. It simply asks the opinion of physicians who have previously attended the applicant for medical service as to his financial status, thereby cementing the friendship of medical men and distributing relief properly.

Dr. Musgrave, the editor of California and Western Medicine, tells the story in an article in The Nation's Health, from which MEDICAL ECONOMICS is here quoting:

"Seven years ago the Children's Hospital of San Francisco

initiated a plan which proved so successful in its appeal to physicians and to fairminded people in general that with various modifications it is now in force in many of the better institutions serving the health of the worthy poor of this country.

"This plan, designed to make service to the poor mean what it says, is very simple. It has as its basis a *social diagnosis* arrived at, as are other diagnoses, by an intelligent consideration of all available evidence; the evidence being secured by sympathetic private conferences with trained social diagnosticians and fortified by evidence obtained through other channels not pertinent to this discourse. When the evidence is sufficient—service having in the meantime been given—the diagnosis is made and fully explained, confidentially to the patient. If a diagnosis of solvency is made, the patient is refused further service and instructed to see his private doctor.

"If a diagnosis of insolvency is made, its degree is fixed by agreement between the social diagnostician and the patient, both of whom sign to that effect on the specially designed social service record which is attached to and forms part of the patient's medical record, whether served in clinic or hospital.

"An important, far-reaching, many-faced feature of this service is the highly successful method of inviting the cooperation of all former doctors of the patient. Each doctor who has attended the patient is sent an—in part—form letter with a return stamped addressed envelope.

The Letter:

"My dear doctor: living at has applied to us for advice and treatment for as a 'service' patient. Our investigation indicates that she is able to pay a private physician and therefore properly may. be granted the special rates and privileges requested.

"She states that you have attended her as a private physician and before making final decision as to her status here, we would appreciate an opinion

from you as to whether she should be referred to her private physician, charged a nominal hospital fee or given absolutely free care. Your answer will be considered confidential and is requested in order that we may carry out more accurately our policy of not competing with private physicians in the legitimate practice of their profession.

"A standard addressed envelope is enclosed and a pencil note on the back of this sheet will be a convenient method of reply.

Sincerely yours,
Children's Hospital,
By....."

"Many thousands of these letters form part of patient's records in the hospital and clinic. The 5,000 records examined for the purpose of this discourse are interesting reading and warrant deductions.

"Of the 5,000 unselected letters addressed to doctors, each with a stamped, addressed return envelope and an invitation to answer by a brief note on the back of the letter, 2,260 were not returned. Legitimate reasons probably explained a thousand of these, and the reasons of the other thousand plus are just as well not discussed. Twenty-seven hundred forty doctors answered the letter and 1,838 of them endorsed the findings of the social diagnostician and commended the service; particularly the courtesy extended to the doctor. Three hundred ninety-six disagreed with the social diagnosis and in each of these instances the patient was refused further service, advised to return to his private doctor, and the doctor so notified. There was a group of 228 patients of whom the doctors they claimed to have seen had no record or recollection. Aside from the few patients who gave wrong names, this finding turns an interesting sidelight on the record systems of some of our doctors. Hundreds of the doctors added notes of commendation of the plan in their replies; less than half a dozen criticized, and 278 wrote special letters of praise for the courtesy of the letter and commended the extension of the idea."

(Continued on Page 48)

The MEDICAL ECONOMICS Tour of Europe

An answer to the great question—
“Why don’t more physicians try
their own travel-prescriptions?”

THAT physicians, who collectively each year send large hordes of brain-fagged and ennuied patients scampering off to the playgrounds of Europe, should not avail themselves of the same recreation far more than they apparently do, is one of the few monstrous conditions in the United States which have so far escaped Senatorial Investigation.

And a curious condition it is, too!

A good mixture of the right kind of travel, properly imbibed, digested and assimilated is certainly as beneficial to physician as to patient.

What, then, is wrong? Simply this.

The three alternatives for traveling abroad have been either to go independently and pathetically alone—or in a standard tourist party (sometimes even worse than going it alone)—or in a serious study group. This last is

all right for its purpose, but all wrong, it is said, as a measure of recreation and relaxation.

Now the ordinary standard tourist party, even if it happens to meet the physician's exacting requirements as to time, is after all a pretty unsympathetic affair. It does not give all that the group method of traveling *can* give. The itinerary is not selected to appeal to any one class or profession. It is too general.

The congenial atmosphere of a group with interests and viewpoints in common is lacking.

Going it alone entails the nuisance of passports, baggage checks, hotel reservations, yards of ticket, customs delays, and other various forms of grief, all of which contrive to take just about half the fun out of it, sometimes more than half.

A Mission to Perform

There is a vast uncertainty about getting anywhere, and

July 19th—

to—

July 22nd

July 30rd



Shakespeare
country—



Westminster
Abbey—



—and English
castles—



—then on to
Brussels—

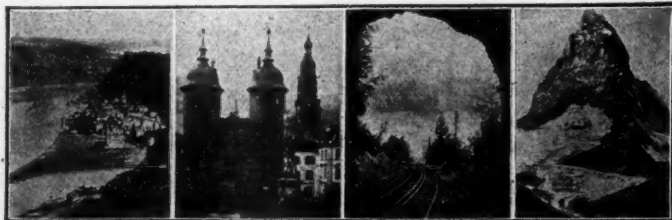


July 25th

July 28th

July 31st—

to—

—down the
Rhine—to Alte
Heidelberg—and the Lake
of Lucerne—and the
Matterhorn

about getting back, and about the cost of it all. Expenses are never known in advance.

Furthermore, if one is alone, one is *alone*, just isolated.

The ideal way to go has so far been but a pleasant vision.

MEDICAL ECONOMICS feels it has a mission to perform in providing the answer to the whole thing, in making the vision a reality.

MEDICAL ECONOMICS is going to organize a tour!

Find London on the map on the preceding page. Follow the route of the dots.

From Westminster Abbey, Warwick Castle, and Stratford-on-Avon, down past the chalk cliffs of Dover, through Belgium, down along the Rhine, Heidelberg, the Swiss Alps, the Lion of Lucerne, Venetian gondolas, the Roman Forum, Vesuvius and Pompeii, Monte Carlo, Paris —

That, in general, is the 1927 MEDICAL ECONOMICS Tour of Europe.

THE TOUR will be made up of a group of physicians, and their families. It will be whole-heartedly for the purposes of recreation.

It will be one hundred per cent free of all the grief, delays, and turmoil customarily associated with traveling abroad.

Relaxation will be uppermost. There will be a certain medical flavor to THE TOUR, but it will not be emphasized. At certain

points, for instance, entertainment may be provided by manufacturers or resort associations.

London Medical Society

At other points welcome will be given by the local societies. Word has already been received that entertainment of a high order by the London Medical Society may be looked forward to.

Points of special interest to the physician, which would be passed up in an ordinary trip, will be visited. THE TOUR will be more or less elastic in this respect.

MEDICAL ECONOMICS has arranged for the cooperation of Lifsey Tours, Inc. — the one tourist agency whose experience and make-up is by all odds the most suited to conduct a Physicians' Recreation Tour.

Already well-known to the medical profession through their exemplary travel-service at the annual A.M.A. conventions, Lifsey Tours, Inc. have added further to their reputation by conducting a Bankers' Tour of Europe for four successive years.

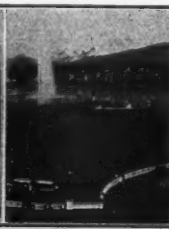
Just as a hint of what may be expected, here are two or three interesting extracts from letters written by participants in the Bankers' Tour:

"The promises which you made to us before we started our journey have been fully performed and many pleasant surprises, such as special trains and steamboats have been provided, which we had not anticipated. . . .

—August 4th

August 6th

August 7th



—while across
the Alps

—lies Italy

—the Cathedral
of Milan

—Venice

We have come to believe that your reputation and standing is very high with the managements of European railroads and hotels, otherwise these exceptional arrangements would not have been possible. . . ."

"When members of Tours A. B. and C. parties were united in London, we were all in accord on one subject—namely, everything physically possible was done for our comfort and pleasure. There are undoubtedly many annoyances to be experienced in traveling, but you have in the perfection of your arrangements relieved the individual of these trying experiences. . . ."

Lifsey Tours, Inc. will therefore arrange and conduct THE TOUR, assuming the entire burden of arrangements during the whole eight weeks.

THE TOUR will have its own tour managers, guides, and baggage-masters accompanying it all the way, men who have more than an academic knowledge of the various languages and who are extremely deft at eliminating the annoying red tape of international boundaries. One sentence, or a dozen, can hardly convey what this means.

There will be literally nothing to do but enjoy the trip.

Eight Carefree Weeks

You will be able to sit in a deck chair and inhale the exhilarating tonic of the Gulf Stream without ever a thought of passports, visas, or customs delays.

You will be able to stroll through Picadilly, without being followed by phantoms of train schedules and hotel reservations.

The ghosts of ancient emperors will not be mixed with the spectres of modern baggage-checks, and your medieval castles will not be spoiled by the presence of large hordes of itinerant guides.

THE TOUR has been planned so that every moment of it will be spent in seeing important things. No time will be wasted on mediocre sight-seeing. The very cream of Europe's interest will be visited—an accomplishment that would, if one were unaccompanied, require a vastly longer time.

For example, the trip to the battlefields is not the conventional tourist route, but was worked out especially by a high officer of the French Army. His intimate knowledge of every foot of the field and road assure a battlefield trip worth-while indeed.

Accommodations

The tour will be made in absolute comfort.

Accommodations everywhere will be excellent—but not too (\$ \$ \$) excellent.

THE TOUR may be described briefly as first-class throughout. The itinerary selected includes the best in European travel, with every first-class accommodation that the countries afford.

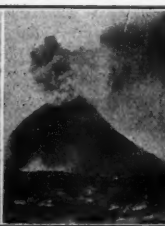
The general plan has been de-

August 11th—

to—

August 17th

August 18th



—and so to
Rome!

—then Vesuvius,
Pompeii—

—the Bay
of Naples

—on to Monte
Carlo



vised to appeal to the successful physician.

Steamer accommodations will be on a One Class Cabin Cunarder.

Railway accommodations provide for special cars everywhere, and special trains may be used on occasion. This dissolves a vast amount of petty travel annoyances.

Automobile rides will be made in the famous char-a-bancs, which time and again have been elected the way of all ways to go sight-seeing in Europe.

Hotel accommodations will be the best everywhere, but not necessarily the most formal or expensive.

This manner of planning allows for perfect comfort, escaping the restraint of de luxe accommodations, and of course dissmises a great deal of needless expense.

MEDICAL ECONOMICS is acting only as organizer, in the interests of those of its readers to whom this plan appeals.

It believes its motives in providing this opportunity will be appreciated.

An illustrated booklet giving more complete details has been

prepared, and makes excellent reading whether one really considers going or not.

The booklet goes through the itinerary of the THE TOUR from start to finish, with enough savory travel details to whet the appetite of the most confirmed stay-at-home. Drives about the cities, drives about the country, walks about the cathedrals, abbeys, and castles, and the whole array of goings and comings are in it; with illustrations of genuine beauty. Both MEDICAL ECONOMICS and Lifsey Tours, Inc., are just a little bit proud of the TOUR prospectus. Let us hope the supply is not too soon exhausted.

A good idea of just how much free time is allowed may be gained from the itinerary as it appears in the booklet, which is an interesting little point for those who enjoy rambling about a bit for themselves, or who hanker for a taste of European shopping.

More about THE TOUR, and about the places it will visit, will appear in later issues of MEDICAL ECONOMICS.

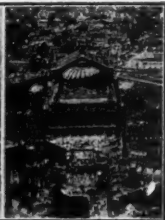
[Photographs courtesy of London, Midland and Scottish Railway, and Swiss Federal Railway.]

August 19th

August 21st—

to—

August 27th



—Avignon, old
papal home

—and PARIS!

—the Battlefields

—and Paris
again!

Certainly, Life Insurance Pays Dividends

Dr. J. Allen Patton

Medical Director, the Prudential Insurance Company of America

UNDER the caption "Financially Independent Before Fifty," a contributor to the bulletin of the Kings County, N. Y., Medical Society recently declared, "Life insurance is not good investment but is good business until the savings and investment account renders financial independence certain."

It is with the thought of the possible harmful influence this statement may have had on some of its physician-readers that I submit the facts as I have found them during a long experience in my field, an undeniable vantage point.

To begin with, life insurance is an all-embracing subject. There are and have been over a term of years so many different policy forms, devised to meet this or that requirement, that to characterize bluntly all life insurance as an investment that is not good, is extremely inaccurate.

Hundreds of millions of dollars are being invested each year in life insurance policies by the most astute business men and financiers for the sole purpose of protecting their business or to cover the inheritance taxes on their estates. Business partners are insuring themselves in favor of each other, so that the loss of one will be compensated for in some measure by the fund he leaves to help

carry the business until a readjustment is accomplished.

Professional leaders have accepted with enthusiasm the annuity idea, through which they may either provide an income for their dependents in the event of their death or an income for themselves after attaining a certain age.

All this is investment in insurance protection, it seems to me. And I submit that were it not a sound investment the American pro-

fessional and business man, ever careful to study his activities in this regard, would not have endorsed it in so impressive a manner.

Consider the physician. His calling is unique, in that he can not capitalize it to leave as an estate.

The business man organizes his production company and it is possible for it to function after his death, so that his heirs may continue to reap the profits. This is particularly true if he has had the foresight to acquire business insurance in sufficient amount to tide over the affairs of the organization during the period intervening between his death and the readjustment of its affairs.

When the physician passes on, he leaves no revenue-producing business for his heirs, and no money other than that he has

One writer, declaring that life insurance is not a good investment, admitted that "most married doctors need life insurance during the early years."

And Dr. Patton asks, "What are the early years of a physician's life?"

This article contains food for thought, served up by an authority.

saved from a perhaps irregular income, unless he has followed the lead of thousands of his brotherhood and leaves in addition life insurance policies providing for regular periodic payments to his dependents.

The very precariousness of the medical man's calling, it seems to me, makes it mandatory upon him to provide an emergency safeguard for those who lean upon him for the necessities of life. Even the writer of the article to which I referred concedes that "most married doctors need life insurance during the early years."

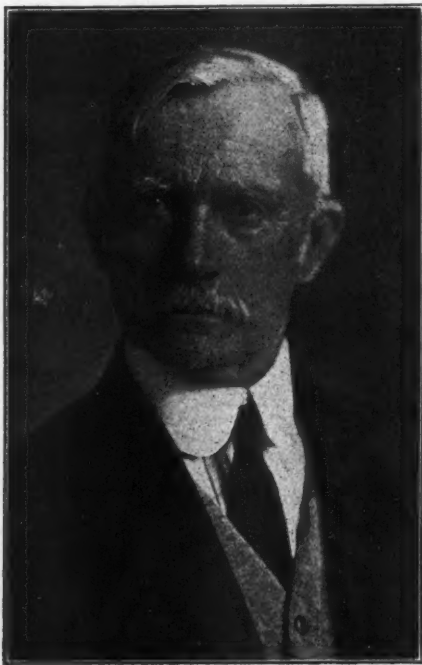
But what are the early years of a physician's life? Too many

of the most eminent and efficient die during their fifth and sixth decades, because their strenuous calling has exacted its toll. This means that their dependents usually are considerably younger and, unless they are well provided for, must suffer.

It seems to me that no investment can be wiser than the purpose for which it is made. Therefore, when a physician insures his life for a stated sum, to mature at a stated time and provide an income, as well as to afford protection during the intervening years, he has recognized his obligations to his family and himself

(Continued on Page 40)

The Years Have Lightly Passed Him By



This picture of Dr. Percival J. Herman, Selinsgrove, Pa., is certainly NOT evidence that he has just completed fifty years of practice. He has, though. To mark the anniversary, he was dinner host to the Snyder County Medical Society at its quarterly meeting. The editor of his local newspaper reflected that "Dr. Herman is the last of that honored coterie in Snyder County—the old-time family physician." Dr. Herman says laconically, "Am still going the same as in the years that have passed."



EVERY physician practicing Quartz Light Therapy, every physician who contemplates its practice, should have a copy of the newest HANOVIA catalog. The former will be interested to note the marvelous progress made in the manufacture of quartz lamps; the latter should know just what equipment is available to him, for the success attending the practice of ultraviolet therapy is to a great degree influenced by the apparatus employed.

We are justly proud of the complete presentation that is contained in our new catalog. We are proud of the fact that to-day, for every requirement of Quartz Light Therapy, there is a HANOVIA lamp particularly designed for the purpose.

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Gentlemen: Please send me a copy of your 1926 catalog of HANOVIA Quartz Lamps. I am particularly interested in quartz lamps suitable for: ☐ Local radiation (orbital, cavity, etc.) ☐ General radiation (systemic, endocrine, etc.) This request does not obligate me in any manner.

Dr. _____
70 _____
STREET _____ CITY _____ STATE _____

A Business-like Method of Buying Equipment

By Herman Goodman, M.D.

New York

IT is now a year since I have been able to get into a place all my own, with no entangling alliances, no assistants and no associates. I planned an office which was to be an office in the strict business sense of the word and it works. I went about it in a way which I have been told is helpful; it may be worth telling about.

First I opened two bank accounts. One I called the "Equipment" account; the other I called the "Office" account. For the latter my bank printed a special check. At the start the office account borrowed enough from the equipment account to actually amount to an account.

Then everything bought for the office in the way of durable material was paid for out of the equipment account. That was a good deal like the "returnable" property of the army days. Whatever was actually used up or consumed in the treatment of patients, that is, drugs, bandages, sundries, rent, telephone, and so forth, all non-returnable, was paid for out of the office account, as was the office help—nurse, porter, and the like.

Of course every dollar paid by patients was deposited to the office account, and soon the equipment account was reimbursed for the loan made to the office account.

It will be easy for me to figure up my office costs and my office income. I have not paid myself any wage as yet, but when I do it will be charged to the office account.

A good system for buying equipment and paying for it may be quite as essential as a good system of collections.

This author "planned an office which was to be an office in the strict business sense of the word."

And it works!

My habit with monthly bills is as follows: All bills are filed on receipt, and if rendered during the first ten days of the month I make out the check dated the tenth of that month, provided a cash discount

is allowed or the bill is net 30 days.

I run no bills up; my dealers know that their checks are in the mail on the tenth. If all doctors were to do the same, dealers would not hold us to be slow payers, as many of them do. Although a dealer may know he will be paid eventually, he does not like to tie his money up.

I had one unpleasant experience with an unscrupulous dealer who made me promises verbally and then did not stick to them. We finally settled but it left a bad taste. The doctor can not afford the time to haggle and bargain with salesmen. He should pick a supply house that he can trust—one that will give service, prompt shipment, and so forth. This kind of supply house will charge a price that is fair in proportion to the quality of goods and service rendered.

(Continued on Page 30)

*It's Sharp*

Sharp Knives without resharpening

You can eliminate the expense, time and trouble of resharpening—by using Bard-Parker knives. The price of a new keen Bard-Parker blade is 12½ cents—just *half the cost* of resharpening the ordinary scalpel.

The user does not have to accustom himself to a new instrument. Bard-Parker handles are solid, retaining the shape and balance of the one-piece knife. There are no springs, catches or hidden crevices to prevent complete sterilization.

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One No. 3 handle and one-half dozen
each of Nos. 10, 11, and 12 blades—\$3.25



BARD-PARKER COMPANY, INC.
150 Lafayette Street. New York. N.Y.

If I Were A Doctor's Wife---!

By May Andes

IF I were a doctor's wife I'd appoint myself his interior decorator!

With an unseen hand I'd soothe the patients in his waiting room. I would welcome them, cheer them, make them comfortable, even though I were a hundred miles away. For that is just what the right kind of furnishing will do.

No chamber of horrors or den of gloom for my husband's patients!

Why should a physician's office ever have to look like a cross between the entrance to a hospital ward and the ante-chamber of a museum of mummified fossils?

That's what I can't understand.

One such office I visited recently was the waiting-room of a locally renowned physician. He apparently was so absorbed in the physical betterment of man that he completely overlooked the mental attitude of his own individual patient.

The room I entered was of spacious proportions. High ceiling and large, wide windows.

The floor was darkened and highly polished, but absolutely bare of covering, giving the place a bleak look.

The woodwork of the room was

white; with white shades at the windows, and the resultant glare was trying to the eyes, until one became accustomed to it.

A white table occupied the centre of the room, in front of the opened folding doors, and high stiff-backed chairs, also of white, were placed against the wall, at intervals around the room.

The mantel, over an empty,

smoked fire-place, was white too; and all along its length were bottles of various sizes, filled with dark, menacing liquids.

On each side of the mantel were tall, enclosed cabinets, probably old bookcases of past grandeur, and on top of one was a small replica of the human frame. Its arm and leg joints dangled at every puff of wind, and its eye sockets were little black holes in a gleaming skull.

On the top of the other cabinet were three stuffed birds, in process of wear. One was minus an eye; one had lost all its wing feathers; and the third had bid adieu to one foot and all tail feathers. The colors were dull gray and mottled tan. Both decorations suggested the dissolution of life.

(Continued on Page 44)

THE OLD RELIABLE FORBES DIASTASE

PRESCRIBED BY TWO GENERATIONS OF PHYSICIANS
DIGESTS ONE THOUSAND TIMES ITS VOLUME OF THICK STARCH JELLY
WRITE FOR LITERATURE AND SAMPLE FOR CLINICAL TEST
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"Stork Scale"

The Continental "Stork Scale" has been accepted by the medical profession as an accurate, inexpensive scale for weighing infants, where extremely small graduations and sensitiveness are required to guard the young one's health.

Physicians know that a fraction of a pound change in baby's weight means a great deal and the "Stork Scale," designed by physicians, weighs accurately to the fraction of an ounce.

The surprisingly low price makes it possible for every mother to weigh her child daily on an accurate beam scale, where the physician requires a daily record.

Handsomely finished in oven baked ivory enamel with nickel plated, rust proof fittings. Sliding tare poise for adjusting weight of blanket and pad enables you to read the actual weight on the beam. The wide rigid base prevents scale from tipping and affords a convenient rack for the loose weights. Continual construction assures its long service and dependable accuracy from $\frac{1}{4}$ ounce to 36 pounds.



If your local dealer whose name appears on the front cover does not handle the Continental Line write us direct for full information on any model you are interested in and address of the nearest "Continental" dealer.

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CHICAGO, ILL.

The Doctor and His Investments

Article 21

The Banks and the Small Investor

Malcolm Lay Hadden

New York, N. Y.

THE most regrettable feature of all in connection with the tremendous losses which the small investor suffers each year through the purchase of fraudulent securities is the fact that banks as a whole have failed to protect the investor by furnishing him with definite information and advice regarding securities of dubious value.

Admitting that banks are doing a great work in teaching the value of thrift, nevertheless, they have fallen short in one particular. They have failed to help the saver at the one point in his business experience when they should be most helpful to him. Bankers are spending annually thousands of dollars to encourage the opening of savings accounts, and the fact that over forty-three million people in the United States have savings accounts is conclusive evidence that they have been very successful.

But why, after encouraging forty-three million to save their funds, leave them to the mercy of sharp, slick-talking pirates of the investment field?

The situation is very similar to that of the shepherd who, after watching over his sheep by day, deserts them at night when the wolves are thickest.

In large degree that is what

many banks are doing by withholding from their customers the service of advice in the investment of their savings. If banks would only take another forward step and help these savers to conserve that which they have saved, the difficulties of the small investor would be in large degree eliminated and the losses which Secretary of the Treasury Andrew W. Mellon recently estimated to be approximately half a billion a year would be saved for productive enterprise.

With only occasional exceptions, the bankers throughout the country are doing very little to warn their depositors of the danger of fake schemes and ill-advised promotions.

One of the greatest weaknesses of the present system is the fact that many bankers are hesitant to give a direct, open and above-board reply to a concrete question put to them by depositors or investors as to the soundness of an investment.

It is common practice for banks to evade giving a clear-cut opinion on an investment except in more obvious cases when depositors or investors ask concerning municipal or government or high grade railroad bonds. In most cases when the investment has

(Continued on Page 28)

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These three cardinal principles in gall-bladder and liver therapy are combined, for the first time in pharmacy, in **SCILLICHOLO TABLETS** which are now available to the profession, either for prescription or dispensing. Following is the formula:

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Scilli-pieri-toxin	gr. 1/200	
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SCILLICHOLO TABLETS are indicated in both acute and chronic cholecystitis, the latter with portal stasis, hemorrhoids, etc. They promote a healthy flow of normal bile, and insure a vigorous flow of blood to and from the parts involved.

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	<i>Arthur C. Jackson, M.D.</i>	



Flying Doctors

Australia is planning to send its doctors by airplane to any part of the continent where they may be needed. Already nursing homes have been established in many outlying places, and a wireless service is to be developed and the bushmen educated in its use. The central part of the continent has been mapped into circular districts, each with a radius of 200 miles, to be covered by flying doctors when necessary. The plan includes utilization of the regular mail airplane services to furnish personnel and equipment, under contract, for carrying these flying doctors. Some idea of the magnitude of the difficulties involved in medical practice in a country like Australia, and some insight into the indomitable spirit of its physicians, will be gained by considering the case of a single doctor at Darwin who now has an airplane practice extending over an area ten times that of Great Britain.

"Medical Heredity"

Professor William Browning's "Medical Heredity" is a very thorough piece of research work, written in a piquant style and subjecting the profession itself to close scrutiny from a sociobiologic angle. This book deals with the distinguished children of physicians. The author claims, and submits a wealth of data to prove his contention, that the progeny of the profession represent a superior intellectual type.

Children of physicians have made a most extraordinary contribution to all intellectual and esthetic fields. Dr. Browning's evidence is of colossal proportions, convincingly presented. His argument going to prove that men of superior qualities and abilities have always constituted the backbone of the profession reveals some original and striking elements. It is the children of physicians, it would seem, who have most effectually influenced the American scene to date. This great work should be read by all doctors who have sired sons and daughters now active in the world of thought and creation, and whose faith in their children is now rationalized for them by Dr. Browning. The book is published by the Norman, Remington Company, of Baltimore.

Trained Nurses

The *Journal of the American Medical Association* (June 12, 1926) laments the changing policies of the nursing profession. The twenty-four-hour tour of duty is becoming a thing of the past, while a vocation that was formerly a simple auxiliary in the care of the sick has become split into a dozen professions and specialties, with increasing attention to administrative or managerial functions and decreasing attention to individual service. Nurses now tend to engage in public health work, social service, laboratory technic, mental investigation, dietetics, roentgenology, anesthesia, hospital management

and teaching. The ideal of personal service to ailing humanity is dying out, and the care of the individual sick person is suffering. Even if there is actual need for highly specialized nursing administration the needs of the individual sick are a primary consideration. The dignity of these trained technicians suffers when they are asked to undergo the tribulations of personal service. Thus uneasiness increases on the part of the medical profession and the public over the changing attitude of the nurse toward her vocation and her labor. The *Journal of the American Medical Association* calls lustily for a modification of curriculums to the end that more nurses will be turned out who will consider the care of the sick their highest ideal. All of which is made difficult by reason of the almost prohibitive costs of good nursing, even if available, on either the twenty-four or twelve-hour basis.

Professional Mortality

The death rate for physicians runs about 17.22 per thousand as against 11.9 per thousand for all classes, including infants. Heart disease makes up 22 percent of the causes of mortality and pneumonia 9 per cent.

The responsibilities and worries of practice, as well as certain physical strains, wear heavily upon the medical cardiopath, while exposure and fatigue, especially in meeting the emergencies of practice, account for much of the pneumonia.

It is not a question of contracting disease through contact with the sick, as might theoretically be supposed.

This high mortality incurred in

the performance of duty must be reckoned with in all considerations having to do with the keeping up the supply of physicians in our communities.

Life-sacrificing service of this type ought to command a peculiar respect on the part of the State and its citizenry. It is something that deserves safeguarding against the horde of fakers who, too often with the connivance of some legislators, make serious breaches in our civic defenses.

Lowering Mortality at the Source

Carteret, New Jersey, shares with Kenmore, Ohio, the honor of having the lowest death rate in the country in 1925—5.4 per 1,000. The Carteret authorities attribute the lowering of that town's death rate from 6.5 in 1924 to 5.4 in 1925 to the work of the local Health Department, which conducts a child clinic employing two physicians and two nurses, a tuberculosis clinic, and an inspection system especially geared to prevent the breeding of disease. Whenever a death occurs the Health Department promptly investigates the cause and deals with conditions in the neighborhood having any bearing on the death. Two years ago every child in the city was inoculated against diphtheria and since then not a case has been reported in the town. Carteret is an industrial town with 12,000 population, manufacturing chiefly chemicals, fertilizer, lumber, iron, and steel.

The Quebec Experiment

Canadian partisans of the Quebec Liquor Act claim that its tendency is to discourage the use of hard liquor and consequent in-

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Surgical Instruments

A new approach to a much desired end — Rustless Instruments — at a moderate price.

Ask your Dealer or write to

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temperance without abrogating the personal freedom of the individual.

The following excerpt from the Liquor Commission's report for the year 1924-1925 seemingly shows that it is gradually succeeding in this direction, though due allowance must be made for the statistical zeal of public office holders:

" * * * The total figure of sales reached the sum of \$17,887,588.19 during the year 1924-1925 as against \$19,812,781.23 during the preceding year, showing a total decrease of \$1,925,193.04.

"The distribution of goods indicates, nevertheless, an increase in the volume of sales, since our sales in 1923-1924 amounted to 1,407,830 gallons of wines and spirits, whereas in 1924-1925 they reached a total of 1,440,075 gallons, showing an improvement to the extent of 32,245 gallons.

"This increase is to be attributed solely to the growing consumption of the lighter grades of

liquor. At the same time, as the tendency toward a greater consumption of wine is accentuated, we also have to record a decrease in the consumption of spirits."

Cult Economics

The thrifty element in New England and elsewhere has doubtlessly been motivated in large part in their adherence to certain cults by their "closeness" in economic matters. A cult which postulates disease to be an error of "mortal mind" would naturally appeal to the stingy as an avenue of possible escape from the costs of illness or of disease prevention.

But on the other hand we have the folk who represent the rampant spirit of economic waste, and who squander their resources upon chiropractors and the like.

Both of these groups, of course, fail to attain a rational economic goal in the management of their health. The first group loses out in health and life and ultimate costs, while the second group is grievously buncoed, failing to get its money's worth and suffering direct injury besides.

If these two elements were really possessed of economic sense, and had some comprehension of what modern medicine, as a competitive force, is accomplishing for the people in the economic as well as in the scientific sphere, they would abjure the jazz cults utterly.

Clever educational advertising in the lay press on the part of our professional organizations would aid mightily in public health propaganda and in the abatement of the cult nuisance.

The English Profession

The number of medical practitioners practicing in London is 7,588 and of this total 12 per cent are women, according to the Public Health Department of the London County Council. If the women marry they have to resign their appointments.

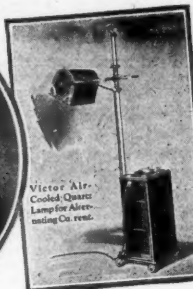
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In
NEURASTHENIA
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NERVE EXHAUSTION

Two Medical Opinions
Dr. J. A. writes: "I am well pleased with Phosphorcin; have used it with really remarkable results in a number of cases of nerve exhaustion."
"I have given your Phosphorcin a thorough trial in neurasthenia and nervous disturbances in adults and children. And, I can say it is one of the best preparations for the above named conditions." Prof. J. W. B.

Dose: Two teaspoonfuls
in water after meals.
Sample on Request

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Victor Air-Cooled Quartz Lamp, with Wall Bracket, for Alternating Current.

Victor Quartz Lamps

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Victor quartz lamps for ultra-violet therapy are made in several types, designed not only to apply the principles now firmly established by medical research, but to meet the conditions of the physician's office or the hospital.

Whether the space available is small or large, whether the current is direct or alternating, a Victor quartz lamp is sure to be obtainable which will enable the physician to treat his cases with the utmost facility and economy. Reprints of papers on ultra-violet therapy by distinguished authorities will be sent free of charge on request.

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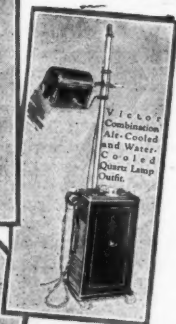
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The Doctor and His Investments

(Continued from Page 22)

Financial Terms Defined

Wild Cat Promoter—

A dealer in highly speculative, fraudulent, or worthless securities; securities of companies organized to exploit an unsound, fanciful or hazardous venture, but upon which the promoter promises large profits.

Depositor—

One who has a bank account; one who has funds deposited to the credit of his account in a bank.

not already established a good record for safety and income, the banker's answer is of an equivocating character, with the result that the investor goes away and makes the investment. Surely a banker should not lack backbone when his depositor's savings are at stake.

The surprising thing is that bankers are so indifferent to the fact that the high-pressure salesman is constantly knocking the savings account, telling the depositor that he is foolish to let a savings bank make big profits on his funds and then pay him only three or four per cent. It is only natural that a certain percentage of the depositors of every bank will want to invest a portion of their savings at a higher rate of interest than is paid on savings accounts. When the banks ignore this factor they are indirectly aiding the wildcat promoter who is ever ready to furnish the small investor with free advice and a plentiful supply of

speculative or fraudulent securities.

Despite the reluctance of the average banker to assume responsibility in advising their depositors in investment matters, the writer feels certain that if the prospective investor will personally call upon one of the officers of his bank the next time he has funds available for investment and frankly tell him the type of security into which he wishes to place his funds, or ask him for a "yes" or "no" answer as to the soundness of a security in which he contemplates an investment, he will receive not only courteous treatment but in the great majority of cases sound advice.

The reason most bankers are reluctant to advise in matters of investment is the fact that the field is so large and so varied that they hesitate to assume the responsibility. But the doctor may be sure that while the banker may not state definitely that an investment is a poor one, he may

In DIARRHEAS of various ORIGIN

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Samples of Tablets from E. Bilhuber, Inc., 25 West Broadway, New York



It is *high* time to visit those Castles-in-the-Air

HOW many years have you been promising yourself
— your family — a tour of Europe?

Reflect on that a moment. The degree, internship, a practice, growth, years of it — they haven't blurred your visions of a trip abroad. Not if you're human.

And how many times, meanwhile, do you suppose you have prescribed the same thing for others? Each time with the mental note that you would take the prescription yourself, soon.

Castles-in-the-Air? Not at all. It is high time you went. Plan it for next summer. MEDICAL ECONOMICS is making an unselfish use of its pages to organize a Physicians' Recreation Tour.

It will be known as "The 1927 MEDICAL ECONOMICS Tour of Europe." Lifsey Tours, Inc., who have been engaged to arrange and conduct the tour, need no introduction to the medical profession. They are well known for their travel-service at the annual A.M.A. conventions.

*An illustrated booklet
on the tour
is now ready*

be pretty certain that it is undesirable if the banker hesitates to recommend it.

It is best for the doctor, when possible, to avoid making his inquiry through the mails, for when a banker is asked to give his opinion as to the suitability of an investment security it is much easier for him to do so in a personal conversation than it is to give a satisfactory reply in letter form.

Due to the wide ramifications of industry today it often happens that a friend or director or a valued client of a bank may be an officer or a director of a company in whose securities a depositor is interested. Under such circumstances the banker would hesitate to put in writing anything of an unfavorable nature for fear that the contents of the letter might get back to some interested party who might resent any criticism of the company in which he was interested.

In a personal conversation with the depositor it is far easier for the banker to indicate in a careful way the unsuitability of an investment for the depositor.

Remember that the banker may not say in so many words that the investment under discussion is a poor one, but by listening carefully to his conversation one may easily grasp which way the

wind blows, and be advised accordingly.

It is only fair to state that most bankers are beginning to realize the importance of the investment problem of the small investor, especially in its relation to the sale of fraudulent securities. The Federal Government realizes the need of a statute which will repress the flow of worthless securities and the principal reason why one has never been enacted before is due to the fact that it is extremely difficult adequately to legislate against fraudulent securities without at the same time harassing legitimate business. Mr. Mellon, Secretary of the Treasury, is very much interested in this problem and it is hoped that in the near future a sound national policy will be established whereby the sale of fraudulent securities can be prevented.

A Business-like Method of Buying Equipment

(Continued from Page 18)

And incidentally, I can't help feeling that if we, as physicians, were to make up our minds to pay as we go, discount bills whenever possible, and keep the "overdue" stamp off our statements, we would have less to pay for our supplies.

Genuine
Top Grain
Leather



THE "Practician" Doctor's Bag

A \$10.00 value beyond question. Look at inside of bag pictured to the right—nothing has been overlooked. It's lined with hospital rubber—sanitary—handy pockets for rubber gloves, instruments, etc.

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Adjustable strap—holds bottles intact—welted seams—locked stitch—overlapping frame. Long wearing—plenty of room.

FREE TRIAL OFFER.

Enclosed is check or money order for \$6.50 (West of Mississippi \$6.75). Send the "Practician" postpaid. I will try it for a week. If not satisfied, I'll send it back and you will refund my money in cash. Specify black or brown leather.

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HYGIENIC SPRAY



FINANCIAL DEPARTMENT



A monthly review for the guidance of physician-investors

THE high average of business activity which has been maintained during the summer months has convinced even the most persistent skeptics that 1926 is destined to be another banner year.

It will be recalled that early in the year pessimism was rampant and dire predictions were made as to the probable course of business. The pessimists, however, have been obliged to move forward the hour for the culmination of their expectation to sometime in 1927. The slump in business which was looked for in the spring did not materialize and the mid-summer decline has been of less extent than usual.

The outlook for agriculture and the industries is reflected in the general rise in the price levels for stocks on the New York Stock Exchange with certain market leaders such as United States Steel and General Motors selling at high levels for all time. What is most important of all, furthermore, is the fact that there are no fundamentally unfavorable factors on the financial horizon, and what constitutes another advantageous feature of the business situation is the entire absence of a tendency toward over-expansion, which in the past has always been fatal to prosperity.

The most favorably situated industry of all seems to be that of iron and steel, where reports continue to be most favorable. A

striking feature of the steel situation, moreover, lies in the fact that while there have been substantial price advances there have

been no recessions in demand. Operations during July averaged 75 to 80 per cent, which is well above the average of 65 per cent maintained during the month of July, 1925.

There is a confident feeling for third quarter business, as important railroad

buying has yet to appear. Building activity also continues large, although there have been some signs of moderation and a less speculative character to the industry than was exhibited a year ago. Operations in automobile manufacturing also continue at a high level and sales are substantially greater than had appeared possible at the beginning of the season, and neither operating schedules nor price levels indicate any weakening of confidence on the part of manufacturers.

The petroleum industry is in an exceptionally strong position, although some apprehension as to possible over-production has recently been reflected in prices of oil shares.

The protracted coal strike in England cannot be regarded as other than an industrial disaster of the first magnitude, which will make its effects felt throughout the world for a long time to come.

The political and financial situation in France continues criti-

"I DO THEE WED"



A closer union between the \$-sign and the ?-mark would save many a broken bank-book. The Financial Editor will give an impartial answer to any inquiry on investments (except, of course, purely speculative issues.)

cal. Until the regime of international debt payments is well under way, the extent of these payments on economic affairs in all countries cannot possibly be known; and in the meantime the prospect of the commercial and financial readjustments which may become necessary remains an unsettling factor.

Financial Questions and Answers

Short Term Bonds

QUESTION: I am holding a list of investment stocks which are selling currently at very high levels and in which at present I have a substantial profit. It is my opinion that stock prices are high today and that the next move of really broad nature will be downward. Due to the fact that the yield on the better grades of corporation bonds is so small I feel that it would be advisable to sell my stocks and invest the proceeds, not in long term bonds but rather in short term securities which will not react very far in a declining bond market. If you agree will you furnish me with a list of high grade, readily marketable, short term issues. I should also appreciate your advising me as to the present market price of such issues, their yield to maturity and their maturity dates. B.L.

ANSWER: We quite agree with you that stock prices are very high today when compared with the averages during the past ten years. While we have no reason to believe that there will be an immediate and broad reaction for stock prices, nevertheless in view of the strong stock market which has prevailed for the past two and one-half years it is quite reasonable to assume that it will have to come to an end, and if there should be a cessation in our industrial prosperity that the prices for stocks will record a substantial downward movement.

(Continued on Page 38)

Buy An Investment Which Stays Good

Advisory services and investment houses admonish investors to constantly watch holdings and to sell at first signs of deterioration.

But it is difficult to sense inherent weakness in a security in time to prevent loss.

Why buy the type of investment which may be good today and bad tomorrow?

Lawyers Mortgage Co. Certificates are always numbered among the Gilt Edged Investments. We Guarantee them. Issued in amounts from \$100 up.

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CURRENT LITERATURE FOR INVESTORS



*A brief review of what is being offered for the perusal
of the thrifty-minded*

Subject:	Description:	Write to:
Looking Ahead Financially	Age and its relation to investment; a guide for the man building current income into permanent.	Halsey, Stuart & Co. 201 So. La Salle St. Chicago, Ill.
Selecting Bonds For Safe Investment	Explaining why men who know consider good bonds the best kind of investment.	Harris, Forbes & Co. 56 William St. New York
The Secret of Financial Success	Half of the secret—to give it away—is simply "save systematically" and this book tells how to do it.	Lawyers Mortgage Co. 56 Nassau St. New York
Guaranteed 5½ First Mortgage Certificates	Describing an issue that represents proportionate ownership in first mortgages secured in metropolitan property.	N. Y. Title & Mortgage Co. 135 Broadway, N. Y.
Investment Suggestions for September	A monthly list covering a wide range of railroad, public utility, and industrial bonds and some stocks.	Spencer, Trask & Co. 25 Broad St. New York
Mighty Servants of Civilization	An illustrated brochure that sheds light on the public utility industry.	The National City Co. 55 Wall St. New York
Guaranteed Bonds	The story of a bond doubly secured.	The Prudencoe Co. 331 Madison Ave. New York
The Elementary Principals of Safe Investment	Teaching the ropes to the inexperienced, and doing it in a highly readable manner.	Blyth, Witter & Co. 120 Broadway New York

IN PHTHISIS ANGIER'S EMULSION

has demonstrated that it will allay respiratory irritation, ease the cough, and promote expectoration.

Furthermore,—it promotes normal bowel action, overcomes intestinal intoxication and exerts a definite favorable influence on the complicated processes of metabolism.

Trial Bottles for particular case
free to physicians.

Angier—Boston 34, Mass.

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An unbiased, out-spoken, instructive book on the most contended problem that the medical profession faces today:

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With 159 original illustrations.
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THE ALPINE PRESS . 80 CHESTNUT ST. . NEWARK, N. J.

by C. M. SAMPSON, M.D.

NOT a text book that sets forth arbitrary rules for success in the practice of physiotherapy — not a cataloging of cases and their treatment — not a pedantic, precisionistic account of personal experience, but a most thorough treatise on every phase of physiotherapy that must interest the modern physician.

Written in forceful, lucid style by a pioneer and eminent authority in physiotherapy, this book deserves a place in the library of every physician.



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LOESER'S INTRAVENOUS SOLUTIONS
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Magnesium Sulphate for Eclampsia and Tetany Loeser's Intravenous Solution of Magnesium Sulphate

Standardized.

Biologically Tested.

A sterile, stable, 10% solution, in 20 cc. hermetically sealed Jena glass ampoules, each ampoule containing 2 grams [31 grains] of Magnesium Sulphate, especially prepared for intravenous injection.

Complete literature upon request.

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New Location: 22 WEST 26th STREET.

NEW YORK, N. Y.

TOURS & *for* PHYSICIANS CRUISES OR PATIENTS

Some suggestions for reading-up on where to go and how to get there

Subject:	Description:	Write to:
The Charm of England	Just what it says; fifty-two pages of undiluted beauty.	London, Midland & Scottish Ry. 200 Fifth Ave., N. Y.
The Cunarder	As good a travel magazine as there is published; a nominal subscription rate brings it each month.	The Cunard S.S. Co. 25 Broadway New York
German Resorts	An illustrated folder with a table of compact information.	German Health Resorts 630 Fifth Ave. New York
Handbook for Travellers from Overseas	Castles, cathedrals, and shore resorts, with a lot of pertinent information on all.	Great Western Ry. 315 Fifth Ave. New York
All About Switzerland	Another monthly magazine; great stuff for lovers of things Alpine; sample copies on request.	Swiss Federal Rys. 241 Fifth Ave. New York
Tourist Map of Switzerland	Colorful!	Same as above
Travel in Italy	The Lakes, the Alps, and the Cities—with all kinds of maps and illustrations; good reading if you like Italy.	The Italian Line 1 State St. New York
The MEDICAL ECONOMICS Tour of Europe	Yes, it's true. If you don't believe it turn to page 10. The booklet is worth reading, whether you go or not.	This publication.

ORAL TREATMENT OF DIABETES PANCREPATINE A.F.D.

A Combination of Special Prepared Pancreas and Liver Extracts.
Harmless—No Modification of Diet

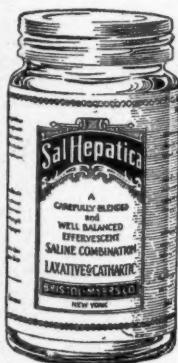
The ANGLO-FRENCH DRUG CO., 1270 Broadway, New York, N. Y.

Please send me free sample of PANCREPATINE A.F.D. for the treatment of Diabetes. A

Doctor

City

The Standard Saline—since 1895



FOR 31 years doctors have used, prescribed and recommended Sal Hepatica. It is the approved laxative and cathartic for flushing the intestinal tract and for promoting internal purification.

Fortified by the addition of sodium phosphate, Sal Hepatica is an effervescent saline combination similar to the natural "Bitter Waters" of certain medicinal springs of the United States and Europe.

Sal Hepatica is an ideal preparation for the practitioner to recommend—it is efficient, palatable and reliable, and does not create a condition of tolerance.

Samples for clinical purposes

BRISTOL-MYERS CO., 75 M West St., N. Y. C.

Sal Hepatica

All Doctors Know

of the health-building qualities that are contained in Nature's own whole wheat grain.



Shredded Wheat

is whole wheat, nothing added, nothing taken away, in easily digested form. BRAN, SALTS, PROTEINS, CARBOHYDRATES and VITAMINS, evenly balanced nourish bone and brawn, tone blood, aid digestion.

Cooked in steam, shredded and baked into convenient little loaves, Shredded Wheat provides

a tempting and nourishing means of correcting peristalsis and other digestive impairments.

Doctors and heads of sanatoriums are invited to write for informative free booklet "Ask The Doctor" to

THE SHREDDED WHEAT CO.
NIAGARA FALLS, NEW YORK



Oxy-Crystine powerfully influences metabolism as shown by the gain in weight in the weak, thin, and undernourished. On the other hand those above normal weight often reduce to the normal limit under properly regulated doses.

Therapeutically Correct **Oxy-Crystine**

restores nutritional balance. By virtue of its eliminative properties it also powerfully assists in the reduction of high blood pressure. It restores the alkaline reserve of the blood which is regarded more and more as of vital importance.

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Grand Central Station,
New York, N. Y.

Please send me a sample of
Oxy-Crystine prepaid and with-
out charge. ME-7

Dr.....

Address.....

Financial Questions and Answers

(Continued from Page 33)

We submit a number of well regarded short term issues of railroad, public utility and industrial corporations: Canadian National Ry. 4s July 1, 1927 selling currently at 99 $\frac{3}{4}$ to yield 4.35%. Chicago Rock Island & Pacific Ry 4 $\frac{1}{2}$ s June 1, 1928 selling currently at 99 $\frac{1}{4}$ to yield 4.90%. Union Pacific R.R. 4s July 1, 1927 selling currently at 99 $\frac{3}{4}$ to yield 4.26%. Columbia Gas & Electric First 5s Jan. 1, 1927 selling currently at 100 $\frac{1}{4}$ to yield 4.19%. Continental Gas & Electric 5s Nov. 1, 1927 selling currently at 100 $\frac{1}{4}$ to yield 4.69%. American Tel. & Tel. Co. 4s July 1, 1929 selling currently at 98 $\frac{3}{4}$ to yield 4.66%. Fisher Body Corporation 5s Jan. 1, 1928 selling currently at 100 $\frac{1}{2}$ to yield 4.65%. Humble Oil & Refining Co. 5 $\frac{1}{2}$ s July 15, 1932 selling currently at 102 $\frac{1}{2}$ to yield 4.90%.

* * *

Preferred Stocks

QUESTION: Will you list a number of high grade public utility preferred stocks, indicating their present market prices and the yields which they return at their present quotations.

J.L.P.

ANSWER: We submit a number of well regarded public utility preferred stocks. In contemplating these issues, consider that their investment standing varies roughly in inverse ratio to their yields: Duquesne Light Co. 1st 7% Preferred sells currently at about 115 (callable at 115) to yield about 6.09%; Columbia Gas—Electric Co. 1st 7% Preferred sells currently at about 115 (callable at 115) to yield about 6.09%; Mackay Cos. (The) 4% Preferred sells currently at about 72 (callable at 106) to yield about 5.56%; Electric Bond & Share Co., 1st 6% Preferred sells currently at about 108 (callable at 110) to yield about 5.50.

LAMBERT PHARMACAL COMPANY

SAINT LOUIS, U. S. A.

Makers of [LISTERINE
LISTERINE TOOTH PASTE
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[Offices in NEW YORK, TORONTO, LONDON, MELBOURNE,
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A Therapeutic Sheet-Anchor

Strychnine is a therapeutic sheet-anchor in the treatment of disordered conditions of the nervous system.

ESKAY'S NEURO PHOSPHATES

SMITH, KLINE
& FRENCH CO.
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Philadelphia, Pa.
Established 1841

*Manufacturers of
Eskay's Food*

contains strychnine glyce-ro-phosphate in peculiarly soluble and diffusible form. Not only does it stimulate nerve cell nutrition, but it also acts as a stomachic-bitter, increasing the appetite and the flow of gastric juice.

When hepatic secretion is suppressed, in whole or in part, the process of digestion ceases to work smoothly and after a time the sufferer seeks professional advice.

Among the several agents recommended

CHIONIA

A Preparation of *Chionanthus Virginica*

has won a position of prominence. It has been in use for so many years that practically the entire profession is acquainted with its value as an hepatic stimulant. Prepared exclusively for Physicians' Prescriptions.

* * * *

It is a fact that the combination of the five Bromides of Potassium, Sodium, Ammonium, Calcium and Lithium presented in a pure and eligible form has decided advantages over the single salts. The bromide treatment gives better therapeutic results through the use of

PEACOCK'S BROMIDES

than is possible with the single salts.

Each fluid drachm contains 15 grains of the purest bromides of potassium, sodium, ammonium, calcium and lithium.

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We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(...) Chionia.

(...) Peacock's Bromides.

Peacock Chemical Co.
St. Louis, Mo.

Certainly, Life Insurance Pays Dividends

(Continued from Page 16)

and has made a good investment.

Quite often the conscientious physician or surgeon, who forgets time in the eager pursuit of his duty, feels himself going to pieces in middle age when a bit of caution would prolong his life. And he feels unjustified in relaxing because of his desire to create an estate. The possession of endowment or annuity insurance would in such an instance, afford great comfort, for he would rest secure in the knowledge that whatever the decrease in his income, the payment of his insurance premiums would assure his family of a stipulated income when he had attained a certain age.

An investment in this type of insurance would go far toward removing a mental hazard of great proportions. All worry incident to "what might happen when I'm fifty" would be dispelled, and both the doctor and his dependents would be the better for it. That seems to me to be a good investment.

"Most married doctors need insurance in the early years." True, but no more so than in the later years, when the demands upon them are greatest. The early years are the insurance years, however, because it is then that the minimum premium rate is imposed.

Obviously it is unwise to differentiate between young married doctors and young unmarried doctors, for the reason that the young man of today may be married at a later date and should not expect his wife to be unprotected because of his failure to have anticipated his responsibilities.

My study of the records of the Prudential discloses almost daily the wisdom of insurance for the professional man. It is an investment that pays dividends in security, content and an old age of independence and comfort.

"It May Be True"

said the practical doctor, "that uric acid is not the prominent factor we used to regard it in the productions of many diseased conditions. But I do know this—

THIALION

is a powerful and mighty dependable agent to prescribe in rheumatism, gouty conditions, biliousness, hepatic torpor, constipation, gravel and wherever there is evidence of acidemia or decreased alkalinity.

THIALION acts promptly, it is well tolerated by the stomach and it brings results. All that is necessary to appreciate THIALION is to try THIALION."

Sample and Literature on Request

Vass Chemical Co.
Danbury, Conn.

Positive results are obtained quickly in
SPECIFIC URETHRITIS
with

NEO-REARGON

"The infallible Gonococcicide"

A noted specialist of New York
recently wrote:

"This is to certify that I have used Reargon for years and like it very much. I use it in all cases of Anterior and Posterior Urethritis, Bladder Inflammation, Prostatitis. I find it to work like a charm in all these cases.

It is almost a Specific in Cystitis."

C. P.
Chemical &
Drug Co.
114-118 Liberty St.,
New York, N. Y.

Gentlemen:

Please give me the facts
about NEO-REARGON.

Name

Address

City State.....

THIS MONTH'S FREE LITERATURE

A tabloid guide for keeping up-to-date on manufacturers' literature and samples

Subject:	Description:	Write to:
Radiant Light Therapy	A complete treatise occupying twenty-four pages, illustrated.	McIntosh Elec. Corp. 234 N. Calif. Ave. Chicago, Ill.
Sorensen Apparatus	A catalog of equipment for the nose and throat specialist.	C. M. Sorensen Co., Inc. 444 Jackson Ave. Long Island City, N. Y.
Smallpox— A Preventable Disease	The smallpox situation, with some illuminating statistics.	Amer. Assoc. for Med. Progress, Inc. 370 Seventh Ave., N. Y.
Pantopon "Roche"	The advantages of an injectable opium; as concise as all Hoffman-La Roche literature.	Hoffman-La Roche Chem. Works 19 Cliff St., N. Y.
Wallace's Linen Mesh Underwear	For an interesting sample of the new open mesh, half linen and half cotton, ask for No. 80, Wallaces.	The Linen Underwear Co. Greenwich, Conn.
What is Glucose?	An important point in therapeutics; reprinted from Therapeutic Gazette.	Cera Products Refining Co. 17 Battery Pl., N. Y.
LaMotte Standards	Colorimetric determination of hydrogen ion concentration and for water analysis; giving materials and equipment.	LaMotte Chemical Products Co. Baltimore, Md.
Yohimbin (Hydrochloride)	A monograph on a product indicated in the treatment of impotency.	Lehn & Fink, Inc. 865 Greenwich St. New York
Ultra-Violet Radiation	A wealth of material, ranging from the historical to a ready-reference list of diseases where radiation is indicated.	Burdick Cabinet Co. Milton, Wis.

IN HAY FEVER, ROSE COLDS, INFLUENZA, CHRONIC CATARRH

R_x PINEOLEUM

Free on request: 1/2 doz. new Pipet packages or \$1 Improved Oil Nebulizer
The Pineoleum Company, Dept. ME, 52 West 15th St., New York City

The Original!

It is well to bear in mind that Agarol was the first and original mineral oil-agar-agar emulsion to be introduced to the profession, and that its therapeutic efficiency has long since become a matter of clinical record.

Measured by the truest of all criteria, that of results, each element entering into the composition of Agarol* fulfills a particular purpose, and through its synergistic influence contributes its share to making the composite product what so many medical men have found it—a dependable as well as rational bowel corrective.

AGAROL

*A uniform, stable and perfectly homogenized emulsion of purest, high viscosity mineral oil with agar-agar and phenolphthalein (% of a grain to a teaspoonful).

A liberal trial quantity free to members of the profession.

WM. R. WARNER & CO., Inc.
Manufacturing Pharmacutists since 1856
113-123 West 18th St., New York



Tablet Gas Eliminant

TRACY

THE BEST PROOF OF THEIR
EFFICIENCY IS THE CONTINUED
INCREASED PRESCRIPTION SPECI-
FICATION FOR THEM.

.....
The TRACY COMPANY, Inc.
New London Conn.

Please send sample bottle of Gas Eliminant Tablets to

Dr.

Pleasing The Patient

has become one of the first axioms of medical practice. Nowhere is it better illustrated than in the improved agreeableness of form in which modern formulae are available.

In Laxatives

the advance has been a pronounced one, and with it has come that greater degree of internal cleanliness which is of such primary importance in the treatment of all human ills.

The acme of result in this direction is exhibited in

Feen-a-mint

THE CHEWING GUM

The Chewing LAXATIVE

Feen-a-mint proves not only an efficient but an actually desirable means of performing a heretofore disagreeable medical task. This is especially true in the case of children or finicky adults, who, needing proper medication, let taste rule in its selection against medical dictation.

Feen-a-mint is a medicine, not a confection, as its label plainly indicates. Its chewing gum form and its delightful mint flavor make it, however, a pleasurable diversion, erasing thought of its main purpose of relieving physical incapacity.

If you are not acquainted with the virtues of Feen-a-mint, Doctor, let us send you a generous supply for either home or clinical use.

Request to us made on office stationery or prescription blank will bring its prompt forwarding. Full knowledge of its ingrediency is printed upon each package of Feen-a-mint.

MEDICAL DIVISION

HEALTH PRODUCTS
CORPORATION

116 No. 16th St., Newark, N. J.

If I Were a Doctor's Wife (Continued from Page 20)

The poor, sick, prospective patient, waiting in a room like that for the doctor who was closeted in the adjoining room, could feel only gloomy forebodings. He would quake with fear. Cold perspiration would dampen his pallid brow. He would look around for release, measure the distance between him and the outside door, and count the steps he would have to make in order to escape!

Nothing in the room to liven up the despondent patient!

On the table were a few out-of-date magazines, possibly donated or left by some departed patient. There was also some lurid advertising matter of a new and "scientifically-tried" remedy for cancer with photos "before and after taking".

All the magazines and pamphlets were carefully dusted and arranged in neat piles each morning, for the use of those who might need mental relaxation during the waiting period.

Under these conditions, when the doctor finally opens the door to the consulting room and signals to the "next," very likely the "next" fully believes that the door of doom has opened wide for him.

The same room could be made lovely and cheerful, and still be kept sanitary. The floor could keep its dark, glistening shine, yet grass rugs of pretty color designs with neutral backgrounds, could be placed on it.

Chintz hangings, with finish of a heavy gloss, would tone the glaring light at the windows. Chairs, of easy proportions, could have "slip" covers of the same chintz.

Stands of blooming flowers at each window would give a touch of life and beauty. Two pretty birds in attractive cages would beguile the weary-hearted.

On the walls a few well-chosen pictures of the happy



**KNOWN BY PHYSICIANS
USED THE WORLD OVER
LIKED BY THOSE WHO USE IT**

CELESTINS VICHY

**THE NATURAL ALKALINE MINERAL WATER
FROM THE WORLD FAMOUS SPRING
THE PROPERTY OF THE FRENCH REPUBLIC
BOTTLED UNDER SUPERVISION OF THE STATE
USED IN MANY INSTITUTIONS AND HOSPITALS**

SOLD BY DRUGGISTS

AVAILABLE AT HOTELS, CLUBS AND RESTAURANTS

**A Remedy of Broad Scope
and Usefulness**

CYSTO SEDATIVE

is especially indicated in **CHRONIC PROSTATITIS** and **CYSTITIS**; in **CHRONIC POSTERIOR URETHRITIS** and **PYELITIS**. **PAINFUL MICTURITION** is usually promptly relieved.

Intelligently prescribed in almost every form of **CYSTITIS** and **PROSTATITIS**, results are satisfactory.

Liberal sample, complete formula and literature to physicians upon request.

STRONG, COBB & COMPANY, Cleveland, Ohio

A lack of secretion in the intestines is one of the principal causes of chronic constipation.

PRUNOIDS

given at night over a period of one week will increase glandular activity without exciting pronounced peristalsis and will gradually overcome this form of constipation.

Prunoids are made of Phenolphthalein (one and one-half grains in each) Cascara Sagrada, DeEmetized Ipecac and Prunes.

* * * * *

When the heart has been weakened from prolonged overwork and strain,

CACTINA PILLETS

A Preparation of the Mexican Night Blooming Cereus may be safely and effectively prescribed.

Thus employed, Cactina gradually improves the nutrition and tone of the heart muscle, restores the cardiac rhythm and renders the heart more resistant to irritating influences. Cactina is a true cardiac tonic without cumulative effect.

Samples to Physicians Only

.....
We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(..) Prunoids.

(..) Cactina Pillets.

Sultan Drug Company
St. Louis, Mo.

things of life, and on the table, books and magazines of literary interest. "Life" and "Judge" might bring a smile even to the pessimistic, and a hand book of our native birds and one of flowers, annuals and perennials, telling how and when to plant them would do no harm.

All these suggestions are wholesome and sanitary.

The mantel would look well with an attractive clock and candles and the cabinets would look well without any decoration.

A bowl of flowers would be nice for the centre table and a floor lamp in a dull corner, for a dark day, would be in keeping.

Patients would be comfortable almost any length of time in such a cosy and lovable place. The shoppers would be rested and the tired business man would sigh with relief among such surroundings.

When the doctor opened the door between them, his patient would greet him with a smile, and both would be in a better condition to see and understand clearly.

Oh, if I were a doctor's wife, I'd make him an office!

Dr. Pusey to Outline Medicine As Career

Dr. William Allen Pusey, past president of the American Medical Association, will contribute a chapter on the medical profession, to a book on careers which is being brought together by Edward L. Bernays, well known public relations counsel, and which will be published shortly by George H. Doran Company. Mr. Bernays will contribute the chapter on public relations.

Dr. Pusey will outline the scope and function of, the specific ideals, the essential qualities necessary, the concrete methods of securing education and training, and the honorary or monetary goals in the profession of medicine.

"Be Not the First to Cast the Old Aside"

Reliance upon certain of the older therapeutic remedies is justified by the clinical results obtained.

Hayden's Viburnum Compound

supplies antispasmodic, sedative and anodyne action which is practically effective and positively without irritating or depressing action or effect in

Dysmenorrhoea

Menorrhagia

Colic

Gastralgia

Prostatitis

Cholera Morbus

Rigid Os

Post Partum Pains Threatened Abortion

Pleasant to take. Dependable in results

Sample and literature on request.

NEW YORK PHARMACEUTICAL CO.

BEDFORD SPRINGS

BEDFORD, MASS.



THE MODERN AND
EFFECTIVE TREATMENT

for

M E N

in

LOWERED

SEXUAL

REACTION

due to glandular impairment

At all leading wholesale and retail druggists

ORCHOTINE

HUDSON PHARMACAL CO.

UNION CITY, N. J.

An Important Factor

In connection with the proper dietetic, hygienic and medicinal treatment of constipation, there should be from time to time a thorough cleaning of the intestinal canal. When these conditions exist, castor oil plays an important and most beneficial role providing the oil content is low in free fatty acids, is tasteless and is easily retained on the stomach.

KELLOGG'S THE ORIGINAL TASTELESS CASTOR OIL

comes up to every qualification, produces no ill after-effects, does not create a habit but does act beneficially to the entire intestinal tract.

The absence of disguising agents such as aromatic oils, saccharine, etc., leaves Kellogg's Tasteless, a pure, bland, tasteless and odorless oleum ricini. It is the purest form of castor oil known.

Your attention is solicited with the belief that a clinical test will justify every claim made for Kellogg's. Now more than ever a therapeutic sheet anchor in the hands of medical men.

Refined especially for medicinal use.

Adults and children take it readily.

At all good drug stores—two sizes 25c and 50c.

WALTER JANVIER, Inc.

DEPT. L 9

417-21 CANAL STREET,
NEW YORK.

In Canada

Lyman's Ltd.-Montreal-Toronto

The Medical Panhandler Comes to a Show-Down

(Continued from Page 9)

Panhandling for medical services goes beyond the innocent pastime of hunting for bargains. It is deliberate cheating, savoring of lawlessness.

The arrest of the man panhandling for dimes on Broadway was right enough, yet his activities are child's play and the money he derives mere chicken feed compared to the total cost of treating undeserving charity patients.

Many places recognize this; recognize that something decidedly metallic must be used to curb the panhandler.

In justice to a good many thousands of these men and women panhandlers, however, it must be admitted that they very often do not realize just how harmful their selfishness is. They see it rather as a scramble for something free.

It is good sport.

The suggestion that medical panhandling is, at best, a sorry sport, and punishable by law, comes to these folk as an abrupt, but necessary shock.

Laws have been passed in several places, some very recently, and they seem to form an excellent solution of the problem.

Louisiana is the most notable recent example. Aroused by the flagrant abuse of charity in New Orleans, and elsewhere in the state, a concerted movement to abolish the undeserving panhandler was begun. A bill was enacted. Apparently it is approved unanimously by all responsible organizations, and by the state's best citizens.

How the bill was phrased, and how it will be utilized to stem the waste of medical service at the state's hospitals and clinics, will be explained in the second part of this article.

[Part II will appear
in an early issue.]

Oral Treatment of Diabetes

PANCREPATINE

(A.F.D.)

**A Combination of Special Prepared
Pancreas and Liver Extracts
Harmless—No Modification of Diet**

Advantages

No injection risks. Oral
administration.
Mild and continuous action.
No special supervision.
No toxicity even in large
doses.
No contra indications.

Results Obtained

Reduction of Glycemia.
Reduction and sometimes total
disappearance of glycosuria.
Disappearance of polyphagia and
return of normal appetite.
Improvement in general health
and mental activity.

Pancrepatine A.F.D. is put up in bottles of 100 Globules and 1000 Globules and may be obtained by physicians through the better prescription pharmacies.

Sufficient globules for a thorough clinical trial
will be furnished to physicians on request

THE ANGLO-FRENCH DRUG CO.
1270 BROADWAY, NEW YORK, N. Y.

Please send me free sample of PANCREPATINE A.F.D. for
the treatment of Diabetes.

NameM. D.

Address

.....

Distension preceding
normal defecation



Graph of normal peristalsis

Distension. No return to
normal in constipation



Graph of peristaltic fatigue

PERISTALTIC FATIGUE

CONSIDER the energy required to propel a pound or more of miscellaneous food components through the twenty-plus feet of the intestinal tract under normal conditions. Someone has said that it requires as much real energy to accomplish this as to walk across Manhattan Island at 42nd Street.

Now consider the wasted energy in the presence of intestinal pathology. An over-residued diet may induce segmental hyperperistalsis or reverse peristalsis, depending upon abnormal physiological or mechanical factors in the colon. This unproductive peristalsis leads ultimately to intestinal invalidism.

The lubricant Nujol by softening and lubricating the hard fecal masses, facilitates their expulsion, thus minimizing excessive peristalsis. Viscosity specifications for Nujol were determined only after exhaustive clinical tests in which consistencies tried ranged from a water-like fluid to a jelly. The name "Nujol" is a guarantee to the profession of absolute purity and insures that the viscosity of the liquid petrolatum so labeled is physiologically correct at body temperature and in accord with the opinion of leading medical authorities. Nujol is the highest quality liquid petrolatum made by the Standard Oil Co. (New Jersey).

Nujol

REG. U.S. PAT. OFF.

For Lubrication Therapy

Made by NUJOL LABORATORIES, STANDARD OIL CO. (New Jersey)

